

Panaji, 18th April, 2008 (Chaitra 29, 1930)

SERIES I No. 3

OFFICIAL GOVERNMENT OF GOA GAZETTE



EXTRAORDINARY No. 2

GOVERNMENT OF GOA

Department of Agriculture

Directorate of Agriculture

National Agricultural Insurance Scheme (Rashtriya
Krishi Bima Yojana) Kharif Season 2008

Order

3/4/P&E/STAT/NAIS/6/D.Aagri/2008-09

Read:-1. Resolution (No. 3 dated 14-03-2006)
State Level Co-ordination Committee
on Crop Insurance.

2. Letter No. 13011/15/99-Credit-II dated
16-7-99 from Government of India,
Ministry of Agriculture, Department
of Agriculture & Co-operation, New
Delhi.

The New National Agricultural Insurance Scheme (NAIS) is being implemented from Rabi 1999-2000 season. The State Government is also implementing this Scheme in the State of Goa from the Rabi 1999-2000 season at the taluka level in collaboration with Agriculture Insurance Company of India Ltd., (AIC). The Scheme will be continued during Kharif 2008 season.

1. That, the Scheme would broadly cover Paddy, Pulses, Groundnut and Ragi crops at the taluka level with unit of Insurance as taluka/ village/Municipal area as per below given table for paddy, pulses, Groundnut and Ragi. The

following crops and areas are hereby notified to be covered under this Scheme for Kharif 2008 season.

Sr. No.	Notified Area	Notified Crops
1.	Tiswadi Taluka	Paddy, Pulses and Groundnut
2.	Bardez Taluka	Paddy, Pulses, Ragi and Groundnut
3.	Salcete Taluka	Paddy, Pulses, Ragi and Groundnut
4.	Pernem Taluka	Paddy, Pulses, Ragi, Groundnut
5.	Satari Taluka	Paddy, Pulses, Ragi, Groundnut
6.	Ponda Taluka	Paddy, Pulses, Ragi, Groundnut
7.	Sanguem Taluka	Paddy, Pulses, Ragi, Groundnut
8.	Quepem Taluka	Paddy, Pulses, Ragi, Groundnut
9.	Bicholim	Pulses, Ragi, Groundnut
10.	Canacona	Pulses, Ragi, Groundnut
11.	Mormugao	Paddy and Ragi

2. That, the premium rate for Kharif 2008 season would be 2.05% for paddy, 2.50% for pulses, and 2.50% for Ragi and 3.50% for Groundnut crops of the sum insured or the actuarial rate whichever is less.

3. That under the Scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas upto the full loan amount. Additional coverage under the scheme is also available (at the option of farmer), beyond the loan amount upto the value of 150% of average yield (Average yield of the State based on yield of past 3 years in case of Paddy and past 5 years in case of Pulses, Groundnut and Ragi Crops). The maximum value of additional coverage is equivalent to State

average yield multiplied by Minimum Support Price (MSP) announced by the Government of India or the Market Price (MP) where MSPs are not announced in the last season/year.

4. That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of threshold yield or 150%

of average yield, normal premium rates (lowest of flat rates or actuarial rates) shall be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The crop-wise levels of indemnity, limits of sum insured and applicable premium rates in the State are given below:—

Notified Crops	Level of Indemnity	Normal Coverage per Ha. (upto value of T. Y.)		Additional Coverage Per Ha. (beyond T. Y. and upto 150% of A. Y.)		Total (per Ha.)
		Sum Insured (Rs.)	Normal Premium Rate (in %)	Sum Insured (Rs.)	Actuarial Premium Rate (in %)	Sum Insured (Rs.)
Paddy	80%	19520	2.05	17081	2.05	36601
Ragi	90%	5179	2.50	3452	6.65	8631
Pulses	80%	9293	2.50	8131	11.75	17424
Groundnut	80%	16938	3.50	14822	6.75	31760

5. That coverage is also available for all non-loanee farmers, on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T. Y. i.e. Threshold Yield multiplied by MSP and it can be extended to the value of 150% of Average Yield. The details are given above.

6. The Financial Institutions shall compulsorily cover all crop loans disbursed, for notified crops, through Kisan Credit Cards (KCC) and banks shall maintain necessary registers and control for smooth and effective coverage of loan.

In case the total amount of loan for particular crop withdrawn through KCC during the season exceed the sub-limit fixed for the crop then the sum insured shall be limited to the sub-limit fixed for such crop in the KCC. The KCC sub-limit for consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage.

The Banks shall ensure the following while giving loans through KCC.

a) The "Credit Appraisal Form" received from the farmer by the bank for issuance of KCC, contains detailed information with regard to the extent of land holding, crops grown, etc. the banks should have no problem in specifying

the credit limits for each crop separately. These limits shall also be furnished separately for Kharif and Rabi seasons as also crop-wise in the KCC.

b) The farmers while withdrawing money on KCC, shall mention the crop-wise quantum of amount availed (on pay slip) in order that the bank shall note down crop-wise particulars vis-a-vis credit limit approved. The details given by the farmers at the time of withdrawal shall form the basis for coverage under NAIS.

c) As the KCC provides for revolving credit, a farmer can withdraw and repay any number of times during the year. This revolving credit may therefore tempt a farmer to go for cyclical withdrawal and repayment during adverse crop season and thus insure his crop for a high sum insured. However, if a farmer is going for higher sum insured (beyond the value of T. Y.) as provided in the Scheme, then he will have to do so at the beginning of the season and the cut-off date will be the one applicable for non-loanee farmers.

d) It is requested to submit separate Declarations for loanee farmers covered under KCC.

7. For loaning and acceptance of Declarations by AIC for loanee farmers.

For acceptance of proposals by Branches/PACs and receipt of Declarations by AIC will be as under:—

State: Goa

Kharif 2008

Crops Covered	Loanee Farmers		Non Loanee Farmers		Cut-off date for Submission of yield data to AIC
	Loaning period	Final cut-off date for receipt of Declarations by AIC	Cut-off date for receipt of Proposals by Branches/PACs	Cut-off date for receipt of Declarations by AIC	
Paddy, Pulses, Ragi & Groundnut	April 2008, May 2008, June 2008	31st July, 2008	One month from date of planting of crop or 31st July, 2008	Within one month from cut-off date i.e. 31-08-2008	January 2009 for paddy, pulses, groundnut & ragi
	July 2008	31st August, 2008			
	August 2008	30th September, 2008			
	September 2008	31st October, 2008			
	Final	30th November, 2008			

If loanee farmer wishes to adopt the higher level of Sum insured, he shall be treated as Non Loanee farmer and he shall adhere to cut off date pertaining to non-Loanee farmers. He is also required to fill up separate proposal form opting for higher sum Insured.

8. That, the FIS shall extend additional loan above the scale of finance towards premium. The FIS shall submit consolidated crop insurance Declarations separately for each crop, each notified area, on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

9. That, the FIS shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals, accept premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

10. That, separate Declaration format as per the prescribed proforma, are to be used for loanee and non-loanee farmers.

11. Loanee farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers.

12. That, premium by the nodal banks shall be remitted by way of a single demand draft/ instrument for a particular lot of Declarations. However, separate instruments shall be drawn for loanee and non-loanee farmers.

13. That, guidelines in regard to crop loans, issued by RBI/NABARD shall be complied with by the FIS.

14. That, the Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FIS within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FIS shall only be liable/responsible for all omissions/commissions/ errors committed by them.

15. That small and marginal farmers shall be provided 20% subsidy on premium rate to be shared by the State and Central Government (15% by State Government and 5% by Government of India). For the purpose of subsidy to small and marginal farmers under the above-mentioned Insurance Scheme, the definition of the small and marginal farmers shall be the same as accepted by the Government for the Integrated Rural Development Programme. The additional State subsidy on premium is provided as per the approval of State Government vide U. O. No. 4678 dated 08-10-2002.

16. Correct premium rates shall be ascertained from the table given above and premium computation (sum insured x premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sum insured/liability at a later date.

17. Declaration received after the prescribed cut-off dates shall be summarily rejected and the

responsibility/liability for such proposals rests with the nodal banks/FIS.

18. Indemnity Claims under NAIS will be settled only on the basis on the yield data furnished by the State Government based on requisite number of Crop Cutting Experiments (CCEs) conducted under general Crop Estimation Survey and also all insured farmers in the State of Goa will be eligible for assesment of loss for individual farmers in case of localized calamities namely floods, cyclones, landslides and hailstorms on the basis of the evaluation and report of the Zonal Agricultural Officer and/or Agriculture Insurance Company.

19. The Director of Agriculture, Government of Goa, Tonca, Caranzalem Tiswadi-Goa shall monitor and Co-ordinate the implementation of the Scheme with the help of the District Level Monitoring Committee. The said Committee shall assist the Implementing Agency i.e. AIC Delhi to assess extent of losses due to localized perils such as hailstorms, landslide, cyclone and flood. The Director of Agriculture, Government of Goa shall make arrangement to furnish the crop data to the Implementing Agency within the time schedule fixed.

By order and in the name of the Governor of Goa.

Satish S. P. Tendulkar, Director of Agriculture & ex officio Joint Secretary.

Panaji, 17th April, 2008.

National Agricultural Insurance Scheme
(Rashtriya Krishi Bima Yojana)
During 2008-09

Order

3/4/P&E/STAT/NAIS/6/D.Agri/2008-09

Read: 1. Resolution (No. 3 dated 14-03-2007) State Level Co-ordination Committee on Crop Insurance.

2. Letter No. 13011/15/99-Credit-II dated 16-7-99 from Government of India, Ministry of Agriculture, Department of Agriculture & Co-operation, New Delhi.

The New National Agricultural Insurance Scheme (NAIS) is being implemented from Rabi 1999-2000 season. The State Government is also implementing this Scheme in the State of Goa from the Rabi 1999-2000 season at the Taluka level in collaboration with Agriculture Insurance Company of India Ltd., (AIC). The Scheme will be continued during 2008-09.

1. That the Scheme would broadly cover Paddy, Pulses, Groundnut, Ragi and Sugarcane crops at the taluka level with unit of Insurance as taluka. The crops like paddy, pulses, groundnut and ragi are notified on seasonable basis, whereas the sugarcane being annual crop, it is hereby notified on annual basis in the following talukas during the year 2008-09.

Sr. No.	Notified Taluka	Notified Crops	Remarks
1.	Satari	Sugarcane	Each taluka will be considered as one unit for crop cutting experiments
2.	Sanguem	Sugarcane	
3.	Quepem	Sugarcane	
4.	Pernem	Sugarcane	Each taluka will be considered as one unit for crop cutting experiments
5.	Bicholim	Sugarcane	
6.	Ponda	Sugarcane	
7.	Canacona	Sugarcane	

2. That, the premium rate for 2008-09 would be 0.80% of the sum insured.

3. That under the Scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas upto the full loan amount. Additional coverage under the Scheme is also available (at the option of farmer), beyond the loan amount upto the value of 150% of average yield (average yield of the State based on yield of past 5 years).

The maximum value of additional coverage is equivalent to State average yield multiplied by Minimum Support Price (MSP) announced by the Government of India or the Market Price (MP) where MSPs are not announced in the last season/year.

4. That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of threshold yield or 150% of average yield, normal premium rates (lowest of flat rates or actuarial rates) shall

be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The crop wise levels of indemnity, limits of sum insured and applicable premium rates in the State are given below:-

Notified Crops	Level of Indemnity	Normal Coverage per Ha. (upto value of T. Y)		Additional Coverage per Ha. (beyond T. Y. and upto 150% of A. Y.)		Total (per Ha.)
		Sum Insured (Rs.)	Normal Premium Rate (in %)	Sum Insured (Rs.)	Actuarial Premium Rate (in %)	Sum Insured (Rs.)
Sugarcane	80%	33089	0.80	28953	0.08	62042

5. That coverage is also available for all non-loanee farmers on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T. Y. i.e. Threshold Yield multiplied by MSP and it can be extended to the value of 150% of Average Yield. The details are given above.

6. The Financial Institutions shall compulsorily cover all crop loans disbursed, for notified crops, through Kisan Credit Cards (KCC) and banks shall maintain necessary registers and control for smooth and effective coverage of loan.

In case the total amount of loan for particular crop withdrawn through KCC during the season exceed the sub-limit fixed for the crop then the sum insured shall be limited to the sub-limit fixed for such crop in the KCC. The KCC sub-limit for consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage.

The Banks shall ensure the following while giving loans through KCC.

a) The "Credit Appraisal Form" received from the farmer by the bank for issuance of KCC, contains detailed information with regard to the extent of land holding, crops grown, etc. the banks should have no problem in specifying the credit limits for each crop separately. These limits shall also be furnished separately for Kharif and Rabi seasons as also crop-wise in the KCC.

b) The farmers while withdrawing money on KCC, shall mention the cropwise quantum of amount availed (on pay slip) in order that the bank shall note down cropwise particulars vis-a-vis credit limit approved. The details given by the farmers at the time of withdrawal shall form the basis for coverage under NAIS.

c) As the KCC provides for revolving credit, a farmer can withdraw and repay any number of times during the year. This revolving credit may therefore tempt a farmer to go for cyclical withdrawal and repayment during adverse crop season and thus insure his crop for a high sum insured. However, if a farmer is going for higher sum insured (beyond the value of T. Y.) as provided in the scheme, then he will have to do so at the beginning of the season and the cut-off date will be the one applicable for non-loanee farmers.

d) It is requested to submit separate Declarations for loanee farmers covered under KCC.

7. For loaning and acceptance of Declarations by AIC for loanee farmers.

For acceptance of proposals by Branches/ /PACs and receipt of Declarations by AIC will be as under:—

State: Goa

Kharif 2008

Crops Covered	Loanee Farmers		Non Loanee Farmers		Cut-off date for Submission of yield data to AIC
	Loaning period	Final cut-off date for receipt of Declarations by AIC	Cut-off date for receipt of Proposals by Branches/PACs	Cut-off date for receipt of Declarations by AIC	
Sugarcane	August 2008	30th September, 2008	Within one month from date of planting of crop or 31st March, 2009	Within one month from cut-off date	September 2009
	September 2008	31st October, 2008			
	October 2008	30th November, 2008			
	November 2008	31st December, 2008			
	December 2008	31st January, 2009			
	January 2009	29th February, 2009			
	February 2009	31st March, 2009			
	March 2009	31st May, 2009			

If loanee farmer wishes to adopt the higher level of sum insured, he shall be treated as non loanee farmer and he shall adhere to cut-off date pertaining to non-loanee farmers. He is also required to fill up separate proposal form opting for higher sum insured.

8. That, the FIS shall extend additional loan above the scale of finance towards premium. The FIS shall submit consolidated crop insurance Declarations separately for each crop, each notified area, on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

9. That, the FIS shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals accept premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

10. That, separate Declaration format as per the prescribed proforma, are to be used for loanee and non-loanee farmers.

11. Loanee farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers.

12. That, premium by the nodal banks shall be remitted by way of single demand draft/ /instrument for a particular lot of Declarations. However, separate instruments shall be drawn for loanee and non-loanee farmers.

13. That, guidelines in regard to crop loans, issued by RBI/NABARD shall be complied with by the FIS.

14. That, the Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FIS within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FIS shall only be liable/responsible for all omissions/commissions/ /errors committed by them.

15. That small and marginal farmers shall be provided 20% subsidy on premium rate to be shared by the State and Central Government on (15% by State Government and 5% by Government of India). For the purpose of subsidy to small and marginal farmers under the above-mentioned Insurance Scheme, the definition of the small and marginal farmers shall be the same as accepted by the Government for the Integrated Rural Development Programme. The additional State subsidy on premium is provided as per the approval of State Government vide U. O. No. 4678 dated 08-10-2002.

16. Correct premium rates shall be ascertained from the table given above and premium computation (sum insured x premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sum insured/liability at a later date.

17. Declaration received after the prescribed cut-off dates shall be summarily rejected and the responsibility/liability for such proposals rests with the nodal banks/FIS.

18. Indemnity Claims under NAIS will be settled only on the basis on the yield data furnished by the State Government based on requisite number of Crop Cutting Experiments (CCEs) conducted under general Crop Estimation Survey and also all insured farmers in the State of Goa will be eligible for assesment of loss for individual farmers in case of localized calamities namely floods, cyclones, land slides and hail storms on the basis of the evaluation and report of the Zonal Agricultural Officer and/or Agriculture Insurance Company.

19. The Director of Agriculture, Government of Goa, Tonca, Caranzalem Tiswadi-Goa shall monitor and co-ordinate the implementation of the scheme with the help of the District Level Monitoring Committee. The said Committee shall assist the Implementing Agency i.e. AIC Delhi to assess extent of losses due to localized perils such as hailstorms, landslide, cyclone and flood. The Director of Agriculture, Panaji shall make arrangement to furnish the crop data to the Implementing Agency within the time schedule fixed.

By order and in the name of the Governor of Goa.

Satish S. P. Tendulkar, Director of Agriculture & ex officio Joint Secretary.

Panaji, 17th April, 2008.



Department of Personnel

Notification

1/3/88-PER(Pt.file)

In exercise of the powers conferred by the proviso to Article 309 of the Constitution of India, and in supersession of the existing Recruitment Rules for the relevant post, the Governor of Goa hereby makes the following rules to regulate the recruitment to the Group 'D', Non-Ministerial, Non-Gazetted post, in the Office of the Governor, Raj Bhavan, Goa, namely:-

1. *Short title, application and commencement.*—
(1) These rules may be called the Office of the Governor, Raj Bhavan, Goa, Group 'D', Non-Ministerial, Non-Gazetted post, Recruitment Rules, 2008

(2) They shall apply to the post specified in column (1) of the Schedule to these rules (herein-after called as the "said Schedule").

(3) They shall come into force from the date of their publication in the Official Gazette.

2. *Number, classification and scale of pay.*—
The number of posts, classification of the said post and the scale of pay attached thereto shall be as specified in columns (2) to (4) of the said Schedule:

Provided that the Government may vary the number of posts specified in column (2) of the said Schedule from time to time subject to exigencies of work.

3. *Method of recruitment, age limit and other qualifications.*— The method of recruitment to the said post, age limit, qualifications and other matters connected therewith shall be as specified in columns (5) to (13) of the said Schedule.

4. *Disqualification.*— No person who has entered into or contracted a marriage with a person having a spouse living or who, having a spouse living, has entered into or contracted a marriage with any person, shall be eligible for appointment to the service:

Provided that the Government may, if satisfied that such marriage is permissible under the personal law applicable to such person and the other party to the marriage and that there are other grounds for so doing, exempt any person from the operation of this rule.

5. *Power to relax.*— Where, the Government is of the opinion that it is necessary or expedient so to do, it may, by order, for reasons to be recorded in writing, relax any of the provisions of these rules with respect to any class or category of persons.

6. *Saving.*— Nothing in these rules shall affect reservations, relaxation of age limit and other concessions required to be provided for Scheduled Castes and other special categories of persons in accordance with the orders issued by the Government from time to time in that regard.

By order and in the name of the Governor of Goa.

Yetindra M. Maralkar, Joint Secretary (Personnel).

Porvorim, 16th April, 2008.

SCHEDULE

Name/ Designation of post	Number of posts	Classifi- cation	Scale of pay	Whether selection post or non- selec- tion post	Age limit for direct recruits	Whether the benefit of added years of service is admissible under Rule 30 of CCS (Pension) Rules, 1972	Educational and other qualifications required for direct recruits	Whether age & educational qualifications prescribed for the direct recruits will apply in the case of promotees	Period of proba- tion, if any	Method of recruitment, whether by direct recruitment or by promotion or by deputation/ transfer/contract and percentage of the vacancies to be filled by various methods	In case of recruit- ment by promotion/ deputation/transfer, grades from which promotion/ deputation/transfer is to be made	If a D.P.C./ D.S. C exists, what is its composition	Circumstances in which the Goa Public Service Commission is to be consulted in making re- cruitment
1	2	3	4	5	6	6(a)	7	8	9	10	11	12	13
Mali	10 (2008) (Sub- ject to varia- tion depend- ent on work- load).	Group 'D', Non- Ministe- rial, Non- Gaze- tted.	Rs. 2550- 55- 2660- 60- 3200.	N. A.	Not exceeding 40 years (Relaxable for Govern- ment servants upto 5 years in accor- dance with the orders or instru- ctions issued by the Govern- ment).	N. A.	(1) Middle School or equivalent qualification. (2) Minimum one year's ex- perience in gardening from a recognized Nursery or Government Institution or Proficiency in climbing/har- vesting mango, coconut, jackfruit trees, etc. (3) Knowledge of Konkani. <i>Desirable:</i> Knowledge of Marathi/ /Hindi.	N. A.	Two years.	By direct recruitment.	N.A.	Group 'D', D.S.C./D.P.C. of Governor's Secretariat.	N. A.